Case 24-10006-JCM Doc 30 Filed 02/24/24 Entered 02/25/24 00:27:14 Desc Imaged Certificate of Notice Page 1 of 4

Information to identify the case:					
Debtor 1:	Timothy A. Guriel	Social Security number or ITIN: XXX	xxx-xx-4311		
	First Name Middle Name Last Name	EIN:			
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN:			
United States Bankr	uptcy Court: WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter:	13	1/4/24	
Case number:	24-10006-JCM				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Timothy A. Guriel	
2.	All other names used in the last 8 years		
3.	Address	123 Church Street Greenville, PA 16125	
	B.1. 1	Daniel P. Foster	Contact phone 814.724.1165
4.	Debtor's attorney Name and address	Foster Law Offices 1210 Park Avenue Meadville, PA 16335	Email: dan@mrdebtbuster.com
5.		Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566
	Name and address		Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office		Hours open:
	Documents in this case may be filed at this address.	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.
	You may inspect all records filed in this case at this office or online at www.pacer.gov .		Contact phone 814–464–9740
			Date: 2/22/24

For more information, see page 2

Debtor Timothy A. Guriel Case number 24–10006–JCM

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 984 369 3045, and Passcode 6747057013, call 1–412–532–8861 For additional information, go to: https://www.justice.gov/ust/moc			
Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 5/24/24			
required filing fee by the following deadlines.	You must file: • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or				
	 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 				
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 3/14/24			
	Deadline for governmental units to file a proof of claim:	Filing deadline: 7/1/24			
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at http://www.pawb.uscourts.gov/filing-proof-claim using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at http://www.pawb.uscourts.gov/filing-proof-claim . If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.				
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors			
9. Filing of plan, objections and hearing	The debtor has filed a plan, which is attached. An initial meeting on a trustee and will be held immediately following the meeting of creditor 3/25/24 at 02:00 PM , Location: Same location as the Meeting of C	rs on:			
	Creditors have the duty to promptly review all plans and present any to the initial Chapter 13 plan shall be filed with the bankruptcy counsel for the debtor (if any), and the Chapter 13 Trustee by no creditors. Parties objecting to the Plan must attend the meeting of 7 above. To the extent a written objection is not resolved at the meeting of confirmation hearing or prior to or at the date set for continued concicontested plan hearing. If no objections are timely filed, or filed objection important of the plan hearing or continued conciliation conferences, the Trust determine that the objection has been withdrawn, and the plan has been withdrawn, and the plan has been withdrawn and the plan has been withdrawn and the plan has been withdrawn.	clerk's office and served on the debtor, o later than 7 days before meeting of reditors duly scheduled pursuant to Section ting of creditors/conciliated initial liation conferences the plan will be set for a citions are not prosecuted at the initial tee may assume and the court may			
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.				
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The			
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mu You may inspect that list at the bankruptcy clerk's office or online a does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. t <u>www.pacer.gov</u> . If you believe that the law			
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be d are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in t you believe that the debtors are not entitled to a discharge of any o must file a motion by the deadline.	ischarged until all payments under the plan at the debt from the debtors personally except ted from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If			

Official Form 309I

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 24-10006-JCM

Timothy A. Guriel

Debtor

Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1 User: auto Page 1 of 2
Date Rcvd: Feb 22, 2024 Form ID: 309iPGH Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2024:

Recip ID db	Recipient Name and Address + Timothy A. Guriel, 123 Church Street, Greenville, PA 16125-9416
aty	+ Denise Carlon, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
ust	+ Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
15684509	+ Envision Physician Services, PO Box 37996, Philadelphia, PA 19101-0596
15684510	PA Liberty St Emergency Physicians LLC, 781 Liberty Street, Meadville, PA 16335
15672196	+ Tri-County Industries Inc., 159 Tci Park Drive, Grove City, PA 16127-4398

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.				
Recip ID aty		Notice Type: Email Address Email/Text: dan@mrdebtbuster.com	Date/Time	Recipient Name and Address
aty			Feb 23 2024 00:27:00	Daniel P. Foster, Foster Law Offices, 1210 Park Avenue, Meadville, PA 16335
tr	+	Email/Text: bnc@chapter13trusteewdpa.com	Feb 23 2024 00:28:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg		EDI: PENNDEPTREV	Feb 23 2024 05:19:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg		Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 23 2024 00:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg		EDI: PENNDEPTREV	Feb 23 2024 05:19:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg		Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 23 2024 00:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr		EDI: JEFFERSONCAP.COM	Feb 23 2024 05:19:00	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 5632-9617
15672189	+	EDI: CAPITALONE.COM	Feb 23 2024 05:12:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15672190	+	Email/Text: Bk@c2cfsi.com	Feb 23 2024 00:28:00	Coast to Coast Financial Solutions, Attn: Bankruptcy, 101 Hodencamp Rd Ste 120, Thousand Oaks, CA 91360-5831
15672191	+	Email/PDF: creditonebknotifications@resurgent.com	Feb 23 2024 00:34:24	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
15685396		EDI: JEFFERSONCAP.COM	Feb 23 2024 05:19:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15684237		Email/PDF: resurgentbknotifications@resurgent.com	Feb 23 2024 00:34:34	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

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District/off: 0315-1 User: auto Page 2 of 2
Date Rcvd: Feb 22, 2024 Form ID: 309iPGH Total Noticed: 20

15672192	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 23 2024 00:28:00	MRC/United Wholesale, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
15672193	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 23 2024 00:28:00	Nationstar Mortgage,LLC, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
15672194	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 23 2024 00:28:00	Santander Consumer USA, Inc, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
15672195	+ EDI: SYNC	Feb 23 2024 05:12:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

 Recip ID
 Bypass Reason
 Name and Address

 cr
 U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS I

 cr
 *
 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 24, 2024 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2024 at the address(es) listed below:

Name Email Address

Daniel P. Foster

on behalf of Debtor Timothy A. Guriel dan@mrdebtbuster.com

katie@mrdebtbuster.com; marci@mrdebtbuster.com; kristen@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com

Denise Carlon

on behalf of Creditor U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT

SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST dcarlon@kmllawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 4